

**UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN**

JAMIE JANISCH,

Plaintiff,

v.

REVENUE MANAGEMENT,

Defendant.

Case No. 2:14-cv-14885

Honorable Gerald E. Rosen

Magistrate R. Steven Whalen

DEFENDANT’S ANSWER AND AFFIRMATIVE DEFENSES

Defendant Revenue Management (“Defendant”), through its counsel, Olson Law Group, for its Answer, states as follows:

1. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required.

2. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required.

3. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required.

4. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required.

5. Defendant neither admits nor denies the allegations in this paragraph for lack of sufficient information or belief.

6. Admitted.

7. Defendant neither admits nor denies the allegations in this paragraph for lack of sufficient information or belief except to deny that Defendant engaged in wrongdoing or is liable to Plaintiff.

8. Defendant neither admits nor denies the allegations in this paragraph for lack of sufficient information or belief except to deny that Defendant engaged in wrongdoing or is liable to Plaintiff.

9. Defendant denies the allegations in this paragraph as untrue and further denies that Defendant is liable to Plaintiff.

10. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required.

11. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required. To the extent a response is required, Defendant is a corporate entity and, thus, these allegations are denied.

12. This paragraph contains no factual allegations against Defendant and, therefore, no further response is required. To the extent a response is required, Defendant is a corporate entity and, thus, these allegations are denied.

WHEREFORE, Defendant Revenue Management, respectfully requests that this Honorable Court: (a) dismiss Plaintiff's Claim with prejudice and enter judgment in Defendant's favor; (b) award Defendant all reasonable fees and costs

incurred defending against this action; and (c) grant such further and other relief as is just and proper under the circumstances.

Respectfully Submitted,

/s/Charity A. Olson
Charity A. Olson (P68295)
OLSON LAW GROUP
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F: (866) 941-8712
colson@olsonlawpc.com

Dated: December 31, 2014

AFFIRMATIVE DEFENSES

Defendant Revenue Management, through its counsel, Olson Law Group, for its Affirmative Defenses, states as follows:

1. Any allegation not specifically admitted in Defendant's Answer is denied.
2. To the extent Defendant's conduct violated the law, such conduct was not intentional but was the result of a bona fide error notwithstanding the maintenance of procedures reasonably adopted to avoid such error(s).
3. At all relevant times, Defendant engaged in reasonable procedures to ensure accuracy of its credit reporting concerning Plaintiff and conducted a reasonable reinvestigation of Plaintiff's alleged dispute(s), if any.

4. To the extent Defendant violated the law – which it denies – such violation(s) were neither intentional, nor willful.

5. Plaintiff's claims are barred, in whole or part, to the extent Plaintiff's damages, if any, were caused by the acts and/or omissions of persons or entities over whom Defendant had no control or authority.

6. Plaintiff's claims are barred, in whole or part, to the extent Plaintiff's damages, if any, were caused by Plaintiff's own acts and/or omissions.

7. Plaintiff's claims for damages may be barred, in whole or in part, by Plaintiff's failure to mitigate.

8. Plaintiff has not suffered any damage(s) caused by or attributable to Defendant's actions.

9. Plaintiff's claims may be barred, in whole or in part, by consent, waiver, estoppel, laches or unclean hands.

10. Defendant reserves the right to assert any additional affirmative defenses that may be revealed during the course of discovery.

Respectfully submitted,

/s/ Charity A. Olson

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Dated: December 31, 2014

CERTIFICATE OF SERVICE

I, Charity A. Olson, hereby certify that on December 31, 2014, a copy of the foregoing document was filed with the Clerk of Court and served via first class mail upon the following:

Jamie Janisch
46376 Gabriell
Macomb, MI 48044

/s/ Charity A. Olson
Charity A. Olson